Executive Summary
In March 2020, Navajo students found themselves in the midst of a difficult situation as colleges and universities abruptly closed their campuses to address the COVID-19 pandemic. Classes were moved online and students no longer had access to campus resources including food, housing and tutoring services. Students returning home to the Navajo Nation were challenged to continue their studies with limited access to technology and often crowded living situations. The Navajo Nation’s shelter-in-place order for all quarantine and isolation purposes to limit the spread of COVID-19 caused a significant change for all residents of the Navajo Nation and changed the learning environment for students of all ages. The Office of Navajo Nation Scholarship and Financial Assistance surveyed college students to better understand the challenges they are facing. The survey was administered online via Google Forms from Aug. 21, 2020 through Sept. 7, 2020. A link to the survey was placed on the ONNSFA’s website and Facebook page.

The survey findings contain challenges students are experiencing. The findings, summarized from more than 1,000 responses, provide a snapshot of what students are experiencing under today’s COVID-19 pandemic. A total of 1,292 students responded to the survey. Ninety-nine percent or 1,279 of those responding reported they are enrolled members of the Navajo Nation. Another 13 reported they are Navajo but are not enrolled. Seventy nine percent or 1,026 respondents reported they were attending college when the COVID-19 pandemic hit. Twenty percent or 266 were not in college during the same time frame. Ninety six percent or 1,242 respondents reported they are currently attending college. Four percent or 50 reported they are not currently attending.

Survey Findings
Challenges Students are Currently Facing

More than 57 percent of respondents reported that the pandemic cost jobs and opportunities resulting in major income loss. Students reported losing work study jobs and internships.

A number of students reported their parents and/or spouses lost jobs also making it extremely difficult to make ends meet and avoid

Figure 1. Challenges students are facing.
devastating downstream effects including foreclosures and evictions. Thirty-six percent of respondents reported they were unable to pay mortgage, rent or utilities. Another 32% were challenged to meet transportation costs and reported they did not have enough food. Other challenges included: Children homeschooling (28%), having to drop one or more classes due to financial or other reasons (28%), unstable home/living situations (19%), caring for a dependent (18%), loss of healthcare (8%) and shelter (3%). Thirteen percent reported they were not experiencing any challenges as a result of the pandemic.

**In their words:** [Excerpts from student narratives.]

“Due to COVID-19, I lost my internship at NAU in Spring 2020 and had to move back to my parent’s house on the Navajo Nation. I could not afford my monthly rent near campus. The internship was my main source of income as I depended on it to help pay for tuition and books, also rent, food, and gas for my vehicle. Currently, I am still out of a job and struggling to make ends meet.”

“My work situation has changed and I’m struggling to understand how to file for unemployment and where to obtain the documents I need while also applying for jobs where the average qualification is associates or higher. I do not have a car and rely on public transportation which has been difficult because there are fewer buses available (less demand as city ridership has gone down).”

“My entire family caught the virus in April. I was half way done with my third class for my master’s degree. The sickness took a toll on my health and mind. There was a time where I was so sick, literally falling asleep on my work, and felt like quitting but I did it. I passed the class with my first B and as a result, I lost my perfect 4.0 GPA. As I began the next class, I lost my grandma, uncle, and my eldest brother. It was so hard; my family literally had funerals for them just a week apart of each other.

The pain and grief of losing relatives greatly affected my mental health. I lost interest, focus, and motivation for school. Despite it all, I’m still hanging on and just finished my fifth class. Four more classes and I will have my MBA.”

“At the beginning of this pandemic, I thought we would be okay but as time went on we gained three more children in our home due to their living situation. I thought we could handle it but food began to become hard for us to get. How it broke my heart but I continued not giving up on my education, I wanted to quit so that I could find a way to provide for my family but we’re still hanging in there. Although I know there were food distribution sites for me it was hard to even get there and there were people who would not need it but ended up wasting perfectly fine food. The internet was insane, imagine trying to submit homework online when you have no internet service and have non-understanding instructors telling you that your assignments and reports are late. It was definitely frustrating.”

“Every semester I have an on-campus job at the North-Phoenix facility. Due to COVID, my job is unavailable. I am ineligible for unemployment because I only worked 19 hours a week and did not make enough to qualify. The job paid for
daycare, gas, food, and some of my utilities while I am in school. I do not qualify for food stamps, WIC, or any other state assistance because I am just outside the income for a family of five. No daycare or preschool means I have to try to do my course work of 18 credits and take care of my 3- almost 4-yr old. This puts undue stress on me and it shows in my classwork. I have gone from a straight-A student to a straight-B student.”

“My summer employment was canceled and I was unable to work from early May to the end of August. I was also taking summer classes to stay on track to graduate and a lot of the funding for the summer was unavailable due to COVID. The only way I was able to afford rent, utilities, and summer tuition was by working for DoorDash, but that has taken a toll on my car and so my transportation to and from work or school varies day by day.”

“Due to loss of income from primary breadwinner, my satellite internet has been disconnected and with that my printer is wireless, and with no internet, I cannot use it and struggle with keeping up with mortgage and vehicle payment.”

“The challenges for me is the initial loss of my full-time job (shut down due to pandemic, my 3 children losing their school and after school programs, loss of a sitter); resulting in me getting a part-time job to accommodate hours, drastically reducing my overall income and increasing my credit usage. I now do not have enough money to pay off past due balances on my student account, much less purchase my required textbooks for my fall classes. Wait times for student services at my Uni and scholarship and financial resources have increased considerably, and many resources are near impossible to contact for timely resolution of issues.”

“My place of employment was closed for months during the pandemic and I had no income. I was told I did not qualify for unemployment due to being a full-time college student. But I have to work to support myself. Having to travel back and forth to the reservation and Phoenix to take care of my family members.”

“My boyfriend, who supported me and the 2 kids, recently got let go and we are at a point where we are scared to lose our home for the kids. I have been looking for jobs also to help support and possibly taking a break if I get a job first. Also, childcare is a major issue because at least one or both of us have to work to pay for rent, car, and bills.”

“Due to my family taking in other children because they lost their parents from COVID-19, there has been an increase in expenses for food and rent. Transportation has been limited due to an accident that my family was in. WiFi has been difficult because it is not able to support all 7/9 of us who are in school. Housing has been unstable for me because there is just not enough space for all 9 of us so I was renting but was unable to continue to support myself. Then my mother has not been able to work as much due to fear of exposing the children and my grandfather who has dementia to COVID-19. So monthly income has gone down and will most likely continue to be lower than what we are used to, especially to cover bills.”
What technology challenges are you currently facing as a result of the COVID-19 pandemic? Number of Responses: 1,284 responses.

Figure 2 displays the student response when they were asked, “What technology challenges are you currently facing as a result of the COVID-19 pandemic?” A total of 1,284 students responded. A majority of the respondents (54 percent) reported that a major challenge was lack of access to a printer. Approximately 46 percent reported that lack of reliable internet access was another challenge. Other challenges included lack of required software and lack of reliable access to a device to connect to the internet. Twenty-four percent of respondents reported they had the technology needed for college.

In their words: [Excerpts from student narratives.]

“Lack of internet access because there is a lot of people going to school and working from home. Everyone on it at once slows down learning and production. Lack of a printer is an issue because as a student I need documents for classes and for the school they are hard to get with no printer.”

“… some don’t have a high-quality phone to take the pictures and submit work. It’s a struggle with submitting assignments on-time without running into internet problems or getting the assignment scanned. Need better internet service and it was tough printing when everything was closed. Lastly having the right laptop. A $500.00 laptop won’t keep up with the multitasking needed when on Zoom meeting. Especially when you are working on technical excel graphs, and transferring that graph to Word, the computer starts glitching or freezing. Also, the right computer to keep up with reading the assignment instructions while typing in word, researching, and recording your audio or video assignments. Some assignments require to submit an audio or video. The right computer counts when going virtual. Anything above i5 Intel Core, range from $900 - $1,100. I hope this helps and thank you for listening.”

“Due to COVID-19, I have gone back home. This has been a challenge due to the lack of internet access that I had. For me to take classes and have reliable
internet, I began to look for a job. I would pay extra on my phone bill to use the hotspot that I had on my phone. Not having a printer or scanner is also a challenge that I faced when the pandemic started and is still a challenge. Taking classes and working to provide me with food, and the essentials I need. Another challenge I face is maintaining a work schedule that does not interfere with my classes.”

“I had very good grades before the pandemic, the main thing that messed me up was the technology side. For my film class, I got a low grade because the campus was closed and I did not have a laptop.”

“Technology has been a problem, the courses I am taking require CAD programs and other software items that are very hard to come by with an outdated computer. The technology I have has trouble running the basic functions of Microsoft Word and other applications that Microsoft produced. The computer I have does not even run Windows 10 such as the other computers today.”

“Ever since this pandemic happened, everything was scattered and I barely had enough money to pay for housing in Colorado. All I had was a tablet to help me out with college since we went into a virtual meeting. But there is too much data that is kind of ruining my tablet because of the file I have for school. The rent has been high and I had to have a sublease to help support me and the house itself. Transportation has been hard as well with little money to pay for gas and to get back home from CO to NM.”

Internet service is lacking where I live. I am a student within the reservation and I had no idea that the Navajo Nation would be on lockdown. Therefore, I had to remain within the Navajo Nation, while everything I needed for school was left in the dorms. I came home for the weekend but was told to stay home because of the pandemic. It was difficult because I didn’t have a laptop nor did I have internet access.

Lack of fast internet led to missed class times on zoom & low grades on assignments. No money for food or gas to get food.

My child has started elementary school virtually, school runs from 8:30 am to 3:30 pm each day. Because she’s in Kindergarten, she needs a lot of assistance in navigating through Zoom and the school’s online platform, which clashes with my online class schedule. For that reason, I have to leave class early or join the class late some days. It’s been a challenge in adjusting our schedules to make it so that we both attend class on-time each day. I also had to cut my work hours significantly to assist my child with virtual homeschooling. Overall, it’s been a challenge, but we’re finding unique ways to make it work. :)

Because I lost my place to live with relatives because I caught COVID-19. I am now homeless. I returned home and attend school via the internet but because my school is a vocational institute I have to return to in-school class. I am trying to find resources that are available to help me find a place to live, pay rent, and purchase food.
What level of study are you currently pursuing?
Number of Responses: 1,292 responses.

Respondents’ level of study is reflected in Figure 3. Eighty percent or 1,026 respondents reported they are currently pursuing an undergraduate or associate degree. Another 16 percent or 211 reported they are seeking a Master’s or other professional degree. Three percent or 44 reported they are seeking a Ph.D., JD, MD or other doctoral degree. One percent or 7 are seeking a Postdoctoral or other advanced degree and less than one percent or four of the respondents are seeking a Certificate.

What is your current age?
Number of Responses: 1,288 responses.

A majority or 57 percent of respondents displayed in Figure 4 checked the 18 to 23 age group category. Another 13 percent checked the 25 to 29 age group category. Nineteen percent checked the 30 to 39 category and 11 percent checked the 40 or older category.

Where is your school located?
Number of Responses: 1,278 responses.

Within the Four-Corners Region 476
Within the Navajo Nation 159
Flagstaff, AZ 106
Phoenix, AZ 73
Albuquerque, NM 71
Tempe, AZ 51
Tucson, AZ 38
Las Cruces, NM 21
Utah 17
California 12
Durango, CO 12
Online 11
Other 230
Has your institution moved to virtual instruction due to the COVID-19 crisis?
Number of Responses: 1,289 responses.

A majority of respondents (971 or 75 percent) reported their school had moved to virtual instruction due to the pandemic. Fifteen percent or 187 respondents reported their schools had moved to hybrid classes. Eight percent or 97 respondents continued in-person classes. Three percent reported that their schools provided virtual instruction prior to the COVID-19 crisis.

<table>
<thead>
<tr>
<th>Response</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>971</td>
<td>75%</td>
</tr>
<tr>
<td>No</td>
<td>97</td>
<td>8%</td>
</tr>
<tr>
<td>Already Virtual</td>
<td>33</td>
<td>3%</td>
</tr>
<tr>
<td>Hybrid</td>
<td>187</td>
<td>15%</td>
</tr>
<tr>
<td>Not Sure</td>
<td>1</td>
<td>&lt;1%</td>
</tr>
</tbody>
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Where are you living or staying currently?
Number of Responses: 1,283 responses.

Approximately 519 or 41% of respondents reported they live off campus but in the same city or town as the school they attend. Another 387 or 30% reported they live off campus in a community within the Navajo Nation. A total of 208 or 16% of respondents live on their school's campus. Another 127 or 10% of respondents reported they live off campus. Thirty or 2% of respondents reported they live at home. One percent or 9 respondents reported they live on campus at either Diné College in Tsaile, Ariz., or Navajo Technical University in Crownpoint, NM.

- Off campus but in the same city or town my school is located: 519
- Off campus in a community within the Navajo Nation: 387
- On my school's campus: 208
- Off campus: 127
- Home: 30
- On campus at Diné College or Navajo Technical University: 9
- Not applicable: 2
What types of expenses do you anticipate over the remainder of the semester?  

Number of Responses: 1,255 responses

<table>
<thead>
<tr>
<th>Expense</th>
<th>Number of Responses</th>
</tr>
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<tbody>
<tr>
<td>Internet</td>
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</tr>
<tr>
<td>Transportation</td>
<td>899</td>
</tr>
<tr>
<td>Rent</td>
<td>836</td>
</tr>
<tr>
<td>Child Care</td>
<td>165</td>
</tr>
<tr>
<td>Other *</td>
<td>102</td>
</tr>
<tr>
<td>Food</td>
<td>95</td>
</tr>
<tr>
<td>Tuition</td>
<td>54</td>
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<tr>
<td>Utilities</td>
<td>50</td>
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<td>Books</td>
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<td>Phone</td>
<td>12</td>
</tr>
<tr>
<td>School fees</td>
<td>9</td>
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<tr>
<td>School supplies</td>
<td>9</td>
</tr>
<tr>
<td>Health care</td>
<td>5</td>
</tr>
<tr>
<td>Room and board</td>
<td>5</td>
</tr>
<tr>
<td>Bills</td>
<td>4</td>
</tr>
<tr>
<td>Insurance</td>
<td>4</td>
</tr>
<tr>
<td>Cell phone</td>
<td>3</td>
</tr>
<tr>
<td>Bathroom necessities</td>
<td>2</td>
</tr>
</tbody>
</table>

Respondents were allowed to make multiple entries. Eighty-nine percent or 1,042 respondents reported that the internet would be an expense they anticipated for the next semester. Approximately 72% or 899 reported transportation expenses, another 67% or 836 respondents anticipated rent expenses. Thirteen percent or 165 respondents reported they anticipated childcare expenses. Eight percent listed other expenses (102) and food (95). A sampling of other expenses include: “All university fees (which are applied to services on-campus, which should no longer be applied to online mode) and Assistance to family bills;” and “Other technology and health safety/hygiene (hand sanitizer, face masks, cleaning supplies).”
How can the Navajo Nation help you?

Number of Responses: 1,286 responses.

Students were asked how the Navajo Nation could be of help as they continued their studies. Almost all respondents (98%) reported that the Navajo Nation could assist with financial aid, grants or additional funds, another 593 or 46% responded that assistance with equipment; WiFi, or technology, approximately 42% or 545 students listed food, housing and resources, approximately 31% or 393 students listed mental health counseling and support. Forty-two or 3 percent of respondents listed other.

**In their words:** [Excerpts from student narratives.]

- I do not own a laptop or PC, I utilized the university’s resources. When classes transferred to remote learning I had to borrow a PC after two weeks my school went remote. Rent, utilities, and food became a priority and then my education took a backseat. It is a stressful situation but learning to adapt as I go.

- Internet service at home. When going to WiFi hotspot locations, laptop life does not last and there is no place to charge.

- Hotspot locations are 30-60 minutes from home.

- Submit a Plan of Action for the next 3 months, 6 months, 1 year. This does not expect to leave soon and fully preparing for what our Nation will do is reassuring. Also build infrastructure for water, internet access, and electricity. Release a monthly check to tribal members mid-month to support families and to cut down on First of the Month shopping-crowds.
• Advocate for us students and young kids. Stop pushing us under the rug and not creating spaces for our voices.
• Off-Nation Navajo families need support too; moving back to Nation is not possible in some cases.
• Giving to those who have a two working home and can’t qualify for low-income opportunities.
• Emergency direct grants for Navajo students across the country.
• It would be nice to put old tribal vehicles on sale to students to solve my transportation problems.
• Some kind of financial assistance to avoid an eviction. We are at least four to five thousand dollars behind in rent.
• I am a Graduate Teaching Assistant and it is only a part-time job. However, I am teaching two classes and can only provide to my students by posting PowerPoints and Assignments weekly. I cannot record lectures, etc. as I am a student first before an employee and the university will not allow me on campus for my safety.
• When the pandemic started I was away from home, so I had to stay away for over 6 months because I was concerned about my family’s safety. I don’t have electricity or reliable internet at home so I am currently staying where these are accessible.
• I am trying to work part-time and sometimes full time to just try to survive.
• I have been limited to obtaining help for raising my 1-year-old, as my family who would’ve helped is living in a hotspot zone in Gallup and on the Navajo reservation. They tested positive for the virus, therefore leaving my daughter and me no choice but to stay in WA for our safety and well-being. I had also lost a job in Gallup because I am unable to relocate, I am currently looking for another one out here that is accessible online. Because I haven’t been able to find work and save up enough, I can no longer afford daycare and have been taking care of my daughter at home.
• Recovering from the COVID experience (asymptomatic for self, death of brother from COVID, and once hospitalized sister from COVID) has mental and emotional challenges, I feel overwhelming anxiety, PTSD while continuing to take classes and take care of the family.
• I’ve chosen to pursue a community college education instead of attending CSU- Fort Collins as I had originally planned. My family’s finances changed drastically due to C-19 and my expected family contribution of $17,000 per year was no longer feasible. I’ve had to work odd jobs to cover rent, gas, and transportation costs to remain in the greater Denver area. Jobs are hard to come by since I am a first-year college student. I am hoping I receive the Navajo Nation scholarship to help cover the remaining portion of my tuition, which is $2,000.
• As a college graduate student who is single with no children, there is no reliable housing provided for young adults within the boundaries of the Navajo Nation. There needs to be housing provided for young adults. My household is very toxic with an alcoholic father and a mother who lives in a home with two families. Home is not safe nor is there room. The Navajo Nation must provide housing for those who wish to return home.